Exhibit B

24. A pre-fabricated wall panel usable with a door or window jamb with trim yet without jamb furring, comprising:

a first, exterior facing sheet of generally rigid material and having a first thickness and a first sheet perimeter;

a second, interior facing sheet of generally rigid material and having a second thickness and a second sheet perimeter, said second sheet being generally parallel to said first sheet and spaced therefrom a strut thickness;

at least two framing struts being located between said first sheet and said second sheet and having said strut thickness to define a panel volume between said first sheet, said second sheet, and said framing struts;

a polymeric in-situ foam core located in and substantially filling said panel volume;

said framing struts acting as at least part of a dam to help contain said in-situ foam within said panel volume;

an overall panel thickness including the sum of said first thickness, said second thickness and said strut thickness, said overall panel thickness being between approximately 3 ¾ inches and 4 ¼ inches;

a jamb member adjacent at least one of said struts, said jamb having a jamb thickness;

a sheet of drywall having a drywall thickness and adjacent said interior facing sheet, said drywall having an interior surface;

a trim piece; and,

wherein said jamb thickness is substantially equal to the sum of said overall panel thickness and said drywall thickness, such that said jamb is substantially flush therewith for said trim piece to be mounted flush across the jamb and drywall without the use of furring.

25. The pre-fabricated wall panel of claim 24 and further comprising at least one electrical box located between said first sheet and said second sheet and at least one conduit for electrical wires running between said electrical box and said first sheet perimeter, and wherein said in-situ foam at least partially surrounds said electrical box and said conduit.

26. The pre-fabricated wall panel of claim 25 and further comprising a window opening correspondingly cut in said first sheet and said second sheet, and wherein said window opening is partially defined by strut members around a perimeter thereof.

27. The pre-fabricated wall panel of claim 26 and further comprising a window mounted in said window opening, said window having window jambs having a thickness of 4 9/16 inches and being mounted in substantially flush alignment with said overall panel thickness.

28. The pre-fabricated wall panel of claim 27 wherein said wall panel has a thermal insulation R-value through a foam containing portion of said thickness of at least 20.

29. The pre-fabricated wall panel of claim 28 wherein the panel has a first vertical side edge having a male projection member adapted to project into a corresponding female reception member on an adjacent panel.

30. The pre-fabricated wall panel of claim 29 wherein said first side panel and said second side panel are made from wood-based material.

31. The pre-fabricated wall panel of claim 30 wherein said in-situ foam is a rigid foam cured in-situ substantially comprising polyurethane.

32. The pre-fabricated wall panel of claim 31 wherein said struts comprise wooden struts having an actual cross-sectional dimensioning of about 1½ inches by 3 3/16 inches.

33. The pre-fabricated wall panel of claim 32 having a ½ inch thick sheet of drywall secured adjacent said second panel, said drywall having an interior surface that is flush with a jamb member interior edge.

34. The pre-fabricated wall panel of claim 24 and further comprising a window opening correspondingly cut in said first sheet and said second sheet, and wherein said window opening is partially defined by strut members around a perimeter thereof.

35. The pre-fabricated wall panel of claim 34 and further comprising a window mounted in said window opening, said window having window jambs having a thickness of 4 9/16 inches and being mounted in substantially flush alignment with said overall panel thickness.

36. The pre-fabricated wall panel of claim 24 wherein said wall panel has a thermal insulation R-value through a foam containing portion of said thickness of at least 20.

37. The pre-fabricated wall panel of claim 24 wherein the panel has a first vertical side edge having a male projection member adapted to project into a corresponding female reception member on an adjacent panel.

38. The pre-fabricated wall panel of claim 24 wherein said first side panel and said second side panel are made from wood-based material.

39. The pre-fabricated wall panel of claim 24 wherein said in-situ foam is a rigid foam cured in-situ substantially comprising polyurethane.

40. The pre-fabricated wall panel of claim 24 wherein said struts comprise wooden struts having an actual cross-sectional dimensioning of about 1½ inches by 3 3/16 inches.

41. The pre-fabricated wall panel of claim 24 having a ½ inch thick sheet of drywall secured adjacent said second panel, said drywall having an interior surface that is flush with a jamb member interior edge.

42. The pre-fabricated wall panel of claim 24 wherein said jamb has a thickness of 4 9/16 inches and said drywall has a thickness of ½ inch.

43. The pre-fabricated wall panel of claim 24 wherein said wall panels have a thermal insulation R-value through a foam containing portion of said thickness of at least 20; wherein said struts comprise wooden struts having an actual cross-sectional dimensioning of about 1½ inches by 3 3/16 inches; and, wherein said first sheet and said second sheet are each made from 7/16 inch thick OSB.

44. A pre-fabricated wall panel usable with a sheet of drywall, a door or window jamb adjacent the panel, and a trim piece, the jamb having a jamb thickness, the sheet of drywall having a drywall thickness, and the jamb member securable thereto with the trim piece to be mounted flush across the jamb and drywall without jamb furring, comprising:

a first, exterior facing sheet of generally rigid material and having a first thickness and a first sheet perimeter;

a second, interior facing sheet of generally rigid material and having a second thickness and a second sheet perimeter, said second sheet being generally parallel to said first sheet and spaced therefrom a strut thickness;

at least two framing struts being located between said first sheet and said second sheet and having said strut thickness to define a panel volume between said first sheet, said second sheet, and said framing struts;

a polymeric in-situ foam ore located in and substantially filling said panel volume;

said framing struts acting as at least part of a dam to help contain said in-situ foam within said panel volume;

an overall panel thickness including the sum of said first thickness, said second thickness and said strut thickness, said overall panel thickness being between approximately 3 ¾ inches and 4 ¼ inches;

wherein the jamb thickness may be assembled substantially flush to the panel and drywall without the use of furring.

45. The pre-fabricated wall panel of claim 44 and further comprising at least one electrical box located between said first sheet and said second sheet and at least one conduit for electrical wires running between said electrical box and said first sheet perimeter, and wherein said in-situ foam at least partially surrounds said electrical box and said conduit.

46. The pre-fabricated wall panel of claim 45 wherein said wall panel has a thermal insulation R-value through a foam containing portion of said thickness of at least 20.

47. The pre-fabricated wall panel of claim 45 wherein the panel has a first vertical side edge having a male projection member adapted to project into a corresponding female reception member on an adjacent panel.

48. The pre-fabricated wall panel of claim 45 wherein said first side panel and said second side panel are made from wood-based material.

49. The pre-fabricated wall panel of claim 45 wherein said in-situ foam is a rigid foam cured in-situ substantially comprising polyurethane.

50. The pre-fabricated wall panel of claim 45 wherein said struts comprise wooden struts having an actual cross-sectional dimensioning of about 1½ inches by 3 3/16 inches.

51. The pre-fabricated wall panel of claim 45 having a ½ inch thick sheet of drywall secured adjacent said second panel, said drywall having an interior surface that is flush with a jamb member interior edge.

52. The pre-fabricated wall panel of claim 44 wherein said wall panels have a thermal insulation R-value through a foam containing portion of said thickness of at least 20; wherein said struts comprise wooden struts having an actual cross-sectional dimensioning of about 1½ inches by 3 3/16 inches; and, wherein said first sheet and said second sheet are each made from 7/16 inch thick wood-based material.

53. A prefabricated building component, comprising:

a first sheet of generally rigid material having a first sheet perimeter;

a second sheet of generally rigid material having a second sheet perimeter, said second sheet is generally parallel to said first sheet;

a plurality of framing struts located between and spacing apart said first sheet and said second sheet to define a panel having an exterior thickness between approximately 3 ¾ inches and 4 ¼ inches, said panel having an interior volume;

a window receiving frame formed in said panel and adapted to receive a window therein, said window receiving frame includes a plurality of window struts adapted to receive fasteners to anchor the window; and

a polymeric in-situ foam core substantially filling said interior volume.

54. The component of claim 53, which further comprises at least one electrical box located between said first sheet and said second sheet and at least one conduit for electrical wires running between said electrical box and said first sheet perimeter, and wherein said in-situ foam at least partially surrounds said electrical box and said conduit.

55. The component of claim 54, wherein the first sheet, the second sheet, the plurality of framing struts and the plurality of window struts are fixtured during the substantial filling of the interior volume with said foam core.

56. A prefabricated building component, comprising:

a first sheet of generally rigid material having a first sheet perimeter;

a second sheet of generally rigid material having a second sheet perimeter, said second sheet is generally parallel to said first sheet;

a plurality of framing struts located between and spacing apart said first sheet and said second sheet to define a panel having an exterior thickness between approximately 3 ¾ inches and 4 ¼ inches, said panel having an interior volume;

at least one electrical box located between said first sheet and said second sheet and at least one conduit for electrical wires running between said electrical box and said first sheet perimeter;and

a polymeric in-situ foam core substantially filling said interior volume and wherein said in-situ foam at least partially surrounds said electrical box and said conduit.